[]

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. [x]

ESTIMATED NO. OF CREDITORS [x] 33 **ESTIMATED ASSETS** [x] \$ 2,375 **ESTIMATED DEBTS** [x] \$ 26,285

[1

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Voluntary Petition		IAME OF DEBTOR(s)	
	1	Margie L Mounia	
(This page must be completed and filed in every cas	se)		
I STATE THAT I FILED THE F	OLLOWING OTHER BANKRUPTCY CASES W	TIIN LAST 6 YEARS (IF BI	LANK, THIS IS FIRST IN 6 YRS
LOCATION WHERE FILED:	CASE NO.		DATE FILED
NDIL, Eastern Division	00-05755		2/28/2000
PENDING BANKRUPTCY CASE FIL	ED BY ANY SPOUSE, PARTNER, OR AFFILIA	TE OF THE DEBTOR(S)	•
NAME OF DEBTOR:	CASE NUMBER:		DATE:
DISTRICT	RELATIONSHIP:		JUDGE:
Exhibit A (To be completed only if debtor is r Commission pursuant to Section 13 or 15(d) foExhibit A is attached and made a	the Securities Exchange Act of 1934 and	•	<u> </u>
Exhibit C Does the debtor own or have possession health or safety? NO If yes and Exhibit C is attach			dentifiable harm to public
Signature of Non-Attorney Petition Preparer	Lam a bankruptcy petition preparer a defined in 11 U.S	.C. 110, that I prepared this doc	cument for compensation, and that I have
	ame of Bankruptcy Petition Preparer	Social Sec# Add	dress
	ruptov Poition Proparor A bankruptov potition proparo		
Signature of Bank Bankruptcy Procedure may result in fines of imprisionment DEBTOR (S) REA	D ENTIRE PETITION	SIGN, AND	DATE BELOW.
DEBTOR (S) REA ALSO, SIC I declare under penalty of perjury that the infor 7, 11, 12 or 13 of Title 11, U.S. Code, understa	AD ENTIRE PETITION SN ON EVERY OTHE Transition provided in this petition is true and and the relief available under each such Ch d States Code, specified in this petition.	SIGN, AND R PAGE RE	DATE BELOW. EQUIRED at I may proceed under Chapter ceed. I request relief in
XSignature of Bank Bankruptcy Procedure may result in fines of imprisionment DEBTOR (S) REA ALSO, SIG I declare under penalty of perjury that the infor 7, 11, 12 or 13 of Title 11, U.S. Code, understa	AD ENTIRE PETITION SN ON EVERY OTHE mation provided in this petition is true and and the relief available under each such Ch	SIGN, AND R PAGE RE	DATE BELOW. EQUIRED at I may proceed under Chapter
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

STATEMENT PURSUANT TO RULE 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay Prior to the filing of this Statement, Debtor(s) has paid

\$2,700 \$0

Balance Due -\$2.700

- The Filing Fee has been paid.
- 3. The Service rendered or to be rendered include the following:
 - (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
 - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) Representation of the client at the first meeting of creditors.
 - (d) Advice as required.
- 4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.
- 5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.
- 6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.
- 7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Respectfully submitted,

Dated: / /2005 /s/ Abbas B Merchant

Attorney Name: Abbas B Merchant Bar No: ARDC 6281540

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

PFG Record # 231937

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or furture interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's H W Interest in Property J C	Market Value of Amount of Secured Claim
[x] None		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and	H W Mark	et Value of
Location of Property	J C D	ebtors
01. Cash on Hand	[X]	None
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or cooperatives.		
CKhecking acct: XXXXXXXXXXXXX0576	\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	[X]	None
04. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods; TV, VCR, DVD, computer, sofa, loveseat, coffee and end tables, vacuum, table, chairs, lamps, bedroom sets, washer, microwave, pots/pans, dishes/flatware, lawn mower	\$	600
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, Compact Discs, Tapes/Records, Family Pictures	\$	100
06. Wearing Apparel		
Necessary wearing apparel	\$	300
07. Furs and jewelry.		
Earrings, watch, costume jewelry	\$	100
08. Firearms and sports, photographic, and other hobby equipment.	[X]	None
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	[X]	None
10. Annuities	[X]	None
11. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans.	[X]	None
12. Stocks and interests in incorporated and unincorporated businesses.	[X]	None
13. Interest in partnerships or joint ventures.	[X]	None
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	[X]	None
15. Accounts receivable	[X]	None
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	[X]	None
17. Other liquidated debts owing debtor including tax refunds.	[X]	None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtors
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		[X] None
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		[X] None
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		[X] None
21. Patents, copyrights and other intellectual property.		[X] None
22. Licenses, franchises and other general intangibles.		[X] None
23. Autos, Truck, Trailers and other vehicles and accessories.		
LF - 1989 Lincoln Town Car w/ over 600,000 miles		\$ 1,175
24. Boats, motors and accessories.		[X] None
25. Aircraft and accessories.		[X] None
26. Office equipment, furnishings, and supplies.		[X] None
27. Machinery, fixtures, equipment, and supplies used in business.		[X] None
28. Inventory		[X] None
29. Animals		[X] None
30. Crops-Growing or Harvested.		[X] None
31. Farming equipment and implements.		[X] None
32. Farm supplies, chemicals, and feed.		[X] None
33. Other personal property of any kind not already listed.		[X] None
	TOTAL	\$ 2,375

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as tenant by the entirety or joint tenant to the extent interest is exempt from process under aplicable nonbankruptcy law.

Description and Location of Property	Specify Law Providing Exemption Description and Location of Property and Value of Claimed Exemption		Market Value of Debtor's Interest Before Claim			
02. Checking, savings or other financial accounts, certificates of deposit or share load, and homestead associations or credit unions, brokerage houses, or cooperations.			, build	ing and		
CKhecking acct: XXXXXXXXXXXXX0576	auve	735 ILCS 5/12-1001(b)	\$	100	9	100
04. Household goods and furnishings, including audio, video, and computer equip	pme	nt.				
Household goods; TV, VCR, DVD, computer, sofa, loveseat, coffee and end tables, vacuum, table, chairs, lamps, bedroom sets, washer, microwave, pots/pans, dishes/flatware, lawn mower		735 ILCS 5/12-1001(b)	\$	600	\$	600
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, cor	mpa	ct disc, and other collections of	r colle	ctibles.		
Books, Compact Discs, Tapes/Records, Family Pictures		735 ILCS 5/12-1001(a)	\$	100	\$	100
06. Wearing Apparel						
Necessary wearing apparel		735 ILCS 5/12-1001(a),(e)	\$	300	\$	300
07. Furs and jewelry.						
Earrings, watch, costume jewelry		735 ILCS 5/12-1001(a),(e)	\$	100	\$	100
23. Autos, Truck, Trailers and other vehicles and accessories.						
LF - 1989 Lincoln Town Car w/ over 600,000 miles		735 ILCS 5/12-1001(c)	\$	1,175	\$	1,175

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor Name and Address

Account #
Consideration For Claim
Dates Claim Was Incurred

H W Unsecured Amount

\$0

Claim Amount

1,000

Lighthouse Financial

Bankruptcy Department PO Box 18512 Tampa FL 33679 **Account No.:**

Nature of Lien Lien on Vehicle Dates: 2004

Market Value \$ 1,175 Intention: None

*Description: LF - 1989 Lincoln Town Car w/ over 600,000 miles

TOTAL SECURED DEBT

U

D

\$ 1.000

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

Creditor Name and Address

Account #
Consideration For Claim
Dates Claim Was Incurred

C U D

J C H W

Claim Amount

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not inlolude claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contigent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address

Account #
Consideration For Claim
Dates Claim Was Incurred

PayDay Loan

1 C H M

U

D

Claim Amount

800

250

275

410

1 Americash Loans

Bankruptcy Department 3200 W. 159th Markham IL 60426 Account No. 4M32443

Dates: 2004

Reason:

2 AT&T Broadband

Bankruptcy Dept. 1500 McConnor Pkwy, Suite 200

Schaumberg IL 60173

Account No. 553159383

Reason: Utility Bills/Cellular Service

Dates: 2002

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Protection Association Bankruptcy Department 13355 Noel Rd., 21st floor Suite 2100 Dallas TX 75240

3 <u>Certegy Payment Recover Serv.</u>

Account No.

Reason: NSF Checks Dates: 2004

11601 Roosevelt Blvd, St. Petersburg FL 33716

Bankruptcy Department

City of Chicago Bureau Parking

Bankruptcy Department 333 S. State St., Rm. 540 Chicago IL 60604 Account No.

Reason: Fines Dates: 2003

0604

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address

Account # **Consideration For Claim Dates Claim Was Incurred**

С U H W D J C

Claim **Amount**

\$

250

City of Chicago Heights

Lansing IL 60438

Account No. 453279 c/o RMI-MCSI **Fines** Reason: 18421 West St. 2002 Dates:

6 Comcast

1053768849 Account No.

100

2225 Locust Street

Reason: Utility Bills/Cellular Service 2004 Dates:

Portage IN 46360-6511

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Protection Association **Bankruptcy Department** 13355 Noel Rd., 21st floor Suite 2100 Dallas TX 75240

7 **Commonwealth Edison** Account No. 306794 1,800

Attn: System Credit/BK Dept

Reason: Utility Bills/Cellular Service

2100 Swift Dr.

2004 Dates:

Oak Brook IL 60523

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Torres Credit Services Bankruptcy Department 27 Fairview Carlisle PA 17013

8 **Empress Casino**

223934 Account No.

150

Bankruptcy Department

Reason: **NSF Checks**

PO Box 1219

Dates: 2002

Joliet IL 60434

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Wexler & Wexler

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address

Account # **Consideration For Claim Dates Claim Was Incurred**

С U H W D J C

Claim **Amount**

Bankruptcy Department 500 W. Madison St., #2910 Chicago IL 60661

9 **First Consumers National Bank** Account No. Reason:

5421-1600-0060-5297

1,100

Bankruptcy Department PO Box 5611

Credit Card or Credit Use 2002

Dates: Hicksville NY 11802-5811

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Paragon Way Inc. **Bankruptcy Department** 2101 W. Ben White B #103 Austin TX 78704

10 First National Bank of Omaha Account No.

Reason:

1,300

Bankruptcy Department

PO Box 2951

5189-1310-1170-4520 Credit Card or Credit Use

Dates: 2003

First Premier Bank

PO Box 5524

12

Account No.

5178-0073-7101-3095

300

Attn: Bankruptcy Dept.

Sioux Falls SD 57117-5524

Omaha NE 68103-2951

Reason:

Credit Card or Credit Use

Dates:

2005

Green Lawn Care

Account No. 7036881

100

c/o Collection Company of Amer

PO Box 608

Tinley Park IL 60477

Reason:

Membership/Subscription

2004 Dates:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address

Account #
Consideration For Claim
Dates Claim Was Incurred

D 1 C H W

Claim Amount

\$

250

100

13 Harrahs Casino

Bankruptcy Department 211 N. Joliet St. Joliet IL 60432-4020 Account No. 568973

Reason: NSF Checks

Dates: 2004

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Wexler & Wexler Bankruptcy Department 500 W. Madison St., #2910 Chicago IL 60661

4 <u>Jewel Osco/US Bank NA, ND</u> Account No. 3972521

Attn: Bankruptcy Department Reason: NSF Checks

PO Box 6345 Dates: 2001

Fargo ND 58125-6345

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Harvard Collection Services Bankruptcy Department 4839 N. Elston Ave. Chicago IL 60630

15 <u>Majestic Star</u> Account No. 98M1141148 \$ 1,900

Bankruptcy Department Reason: NSF Checks

One Buffington Harbor Dr. Dates: 1998

Gary IN 46406

16 Matteson Police Department Account No. 1001360650 \$ 300

c/o Armor Systems Corp Reason: Fines 2322 N. Green Bay Rd. Dates: 2004

Waukegan IL 60087

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Armor Systems Corp.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Account #

Consideration For Claim

Dates Claim Was Incurred

С U H W D J C

Claim **Amount**

250

150

Bankruptcy Department 2322 Greenbay Rd. Waukegan IL 60087

Creditor Name and Address

Collection Company of America **Bankruptcy Department** PO Box 608 Tinley Park IL 60477-0608

Matteson Police Department Account No. 1000950123

c/o Amromor Systems Corp. Reason: Fines 2322 N. Green Bay Rd. Dates: 2000 Waukegan IL 60087

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Armor Systems Corp. **Bankruptcy Department** 2322 Greenbay Rd. Waukegan IL 60087

Collection Company of America Bankruptcy Department PO Box 608 Tinley Park IL 60477-0608

5736391 18 **Midwest Physicians Group** Account No.

Medical/Dental Services Bankruptcy Department Reason:

PO Box 95401 Dates: 2003

Chicago IL 60694

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Illinois Collection Svc., Inc. **Bankruptcy Department** 3101 W. 95th St., 2nd floor Evergreen Park IL 60805-2406

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address

Account # **Consideration For Claim Dates Claim Was Incurred**

3659369

С U H W D J C

Claim **Amount**

\$

250

8,600

900

Midwest Physicians Group

Bankruptcy Department Medical/Dental Services Reason:

Account No.

PO Box 95401 Dates: 2000

Chicago IL 60694

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Illinois Collection Svc., Inc. **Bankruptcy Department** 3101 W. 95th St., 2nd floor Evergreen Park IL 60805-2406

20 **Nationwide Cassel** Account No. 1M1163090

Attn: Bankruptcy Department Reason: Deficiency, Repo'd/Surr'd Auto

3435 N. Cicero Dates:

Chicago IL 60641

414690331041015 21 Nicor Account No.

Attn: Bankruptcy Department Reason: Utility Bills/Cellular Service

PO Box 2020 2005 Dates:

Aurora IL 60507-2020

Orchard Bank Account No. 541RJM33600526744 1,100

Attn: Bankruptcy Dept. Reason: Credit Card or Credit Use

Box 19268 2002 Dates:

Portland OR 97280

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

RJM Acquisitions LLC Bankruptcy Department PO Box 12023 Hauppauge NY 11788-2023

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address

Account # **Consideration For Claim Dates Claim Was Incurred**

4M1125367

С U H W D J C

Claim **Amount**

1,100

23 **Palisades Collection**

Englewood NJ 07632

Bankruptcy Department Credit Card or Credit Use Reason: 210 Sylvan Avenue

Dates:

Account No.

2004

24 Payday Loan

25

Account No. 1643

500

650

300

Bankruptcy Department 5340 N. Clark St.

Reason: Dates:

PayDay Loan 2004

Chicago IL 60640

117512 SBC/Ameritech Account No.

Utility Bills/Cellular Service **Bankruptcy Department** Reason:

Bill Payment Center 2004 Dates:

Chicago IL 60663-0001

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Midland Credit Management **Bankruptcy Department** 5775 Roscoe Ct.

San Diego CA 92123-1399

26 **Sprint PCS** Account No. 4001973

Attn: Bankruptcy Dept. Reason: Utility Bills/Cellular Service

PO Box 219718 2004 Dates:

Kansas City MO 64121-9718

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Cavalry Portfolio Services **Bankruptcy Department** PO Box 1030 Hawthorne NY 10532

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address

Account #
Consideration For Claim
Dates Claim Was Incurred

D J C

Claim Amount

\$

200

350

150

600

27 St. James Hospital

Bankruptcy Department 1423 Chicago Rd. Chicago Hts. IL 60411 Account No. 479565

Reason: Medical/Dental Services

Dates: 2004

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Creditors Collection Bankruptcy Department PO Box 63 Kankakee IL 60901

28 TCF National Bank Account No. 330315

Attn: Bankruptcy Department Reason: Credit Card or Credit Use

PO Box 15137 Dates: 2004

Wilmington DE 19886-5137

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

American Collection Co. Bankruptcy Department 919 E. Estes Ave Schaumburg IL 60193

29 <u>Tele Check Services</u> Account No.

Bankruptcy Department Reason: NSF Checks

PO Box 17380 Dates: 2004

Denver CO 80217-0380

30 <u>Village of Matteson</u> Account No. 5799427

Bankruptcy Department Reason: Fines 4900 Village Commons Dates: 2003

Matteson IL 60443-2666

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Collection Company of America

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address

Account #
Consideration For Claim
Dates Claim Was Incurred

D J C

Claim Amount

300

Bankruptcy Department PO Box 608 Tinley Park IL 60477-0608

31 <u>Village of Park Forest</u>

Attn: Bankruptcy Dept. 350 Victory Dr. Park Forest IL 60466 Account No. 4340129

Reason: Fines Dates: 2002

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Collection Company of America Bankruptcy Department PO Box 608 Tinley Park IL 60477-0608

32 <u>Wal-Mart</u> Account No. \$ 500

Bankruptcy Department PO Box 530938

Atlanta GA 30353-0938

Reason: Credit Card or Credit Use

Dates:

TOTAL UNSECURED DEBT

\$ 25,285.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument

Notes of Contract or Lease and Debtor's Interest

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Co-Debtor

Name and Address of the Creditor

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Single

Dependent(s) BM,12,Dependent CM,2,Dependent BM,20, dependent

EMPLOYMENT: DEBTOR EMPLOYMENT: SPOUSE

Occupation: CRO
Name of Employer: CTA
Years Employed 3 Years

Employer Address: Merchandise Mart

City, State, Zip Chicago IL 60660

INCOME A	ND PAYROLL DEDUCTIONS	DEBTOR INCOME	SPOUSE INCOME	
Current monti	nly gross wages, salary, and commissions	\$ 3,228.33	\$ 0.00	
	Estimated Monthly overtime	\$ 0.00	\$ 0.00	
	SUBTOTAL			
	a. Payroll Taxes & Social Security	\$ 325.00	\$ 0.00	
	b. Insurance	\$ 173.33	\$ 0.00	
	c. Union Dues	\$ 108.33	\$ 0.00	
	d. Pension:	\$ 99.67	\$ 0.00	
	e. Other:	\$ 0.00	\$ 0.00	
	LESS PAYROLL DEDUCTIONS	\$ 706.33	\$ 0.00	
	TOTAL NET MONTHLY TAKE HOME PAY	\$2,522.00	\$0.00	
Regular income from operation of	business or profession or farm (attach detailed	\$ 0.00	\$ 0.00	
	statement) Income from real property	\$ 0.00	\$ 0.00	
	Interest and dividends	\$ 0.00	\$ 0.00	
Alimony, maintenance or support payments p	payable to debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00	
	Pension or retirement income	\$ 0.00	\$ 0.00	
	Other monthly income - Govt	\$ 0.00	\$ 0.00	
		\$ 0.00	\$ 0.00	
	TOTAL MONTHLY INCOME	\$ 2,522.00	\$ 0.00	
тот	AL COMBINED MONTHLY INCOME	\$2,522	2.00	
scribe any increase/decrease of more than 1	0% in any of the above categories anticipated to o	occur within the vr following filing	of this document:	

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the yr following filing of this document:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SCHEDULE J - CURRENT EXPENDITURES

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, simi-annually, or annually to show monthly rate

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

MORTGAGE & RENT (include lot rented for mobile home)		\$ 850.00
Are real estate taxes included? [] Yes [x] No	2nd Mortgage	\$ 0.00
Is property insurance included? [] Yes [x] No	3rd Mortgage	\$ 0.00
UTILITIES & MAINTENANCE	Electricity and Heating Fuel	\$ 220.00
	Water and Sewer	\$ 0.00
	Telephone	\$ 40.00
	Garbage	\$ 0.00
	Cable	\$ 0.00
	Repairs, Maintenance & Upkeep	\$ 25.00
NECESSARY LIVING EXPENSES	Food	\$ 450.00
	Clothing	\$ 50.00
	Laundry and Dry Cleaning	\$ 40.00
	Medical and Dental expenses, Rx Medicines	\$ 60.00
	Fuel, Maintenance, Tools, Parking, Upkeep	\$ 200.00
	Recreation, Clubs, and Entertainment, etc	\$ 0.00
	Newspapers, Magazines	\$ 20.00
	Charitable contributions	\$ 0.00
INSURANCE - Not deducted from wages or included in home mortgage p	payments Homeowner's or Renter's	\$ 0.00
	Life	\$ 0.00
	Health	\$ 0.00
	Auto	\$ 0.00
Taxes - Not deducted from	om wages or included in home mortgage payments	\$ 0.00
AUTOMOBILE EXPENSES	Auto Installment Payments	\$ 0.00
	Auto Repair	\$ 60.00
SUPPORT PAYMENTS	Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support	ort of additional dependents not living at your home	
Regular expenses from operation of bus	siness, profession, farm (attach detailed statement)	
ALL OTHER MISCELLANEOUS EXPENSES	Haircuts	\$ 60.00
Р	Personal Care, Non-Rx, Toiletries, Cleaning Supplies	\$ 45.00
	Postage/Banking	\$ 20.00
	Contacts	\$ 32.00
	Tuition, Books	\$ 0.00
	Student Loans	\$ 0.00
		\$ 0.00
		\$ 0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,172.00

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income \$2,522.00
B. Total projected monthly expenses \$2,172.00
C. Excess income (A minus B) \$350.00

D. Total amount to be paid into plan monthly

\$ 350.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, will provide information requested on this statment concerning all such activities as well as the individual's personal affairs.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate

Description and Details

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor

This Year.....: Approx. \$ 2522/m Last Year.....: Approx. \$ 35,620 The Year Before: Approx. \$ 37k Source......: Employment

Spouse

[X] NONE

02. INCOME OTHER THAN FROM EMPLOYMENT OF OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

[X] NONE

Spouse

[X] NONE

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

[X] NONE

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

[X] NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

Case Title..... Palisades Aquisition v Margie Mounia

Case No.....: 04 M1 125367

Court/Agency Location: circuit court of cook county

04b: WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized under any legal or equitable process within 1 year:

[X] NONE

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

STATEMENT OF FINANCIAL AFFAIRS	
05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy:	[X] NONE
06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days before filing this bankruptcy:	[X] NONE
List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today.	[X] NONE
07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient.	[X] NONE
08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY:	[X] NONE
09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today) Payee: Law Offices of Peter Francis Geraci Address: 55 East Monroe Street Address2: Suite 3400 Address3: Chicago IL 60603 Date of Payment.: Payor: Debtor	
Payment/Value: 2,700.00 In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case.	[X] NONE
10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts)	[X] NONE
11.If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details:	[X] NONE
12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, cash, or other valuables within 1 year of today:	[X] NONE
13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year.	[X] NONE
14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of)	[X] NONE
15. WHERE HAVE YOU LIVED IN LAST 2 YEARS:	[X] NONE
16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state.	[X] NONE

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

STATEMENT OF FINANCIAL AFFAIRS 17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating [X] NONE pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites."Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law. a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the [X] NONE governmental unit, date of the notice, & Environmental law: b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit. [X] NONE c.lf you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of [X] NONE governmental unit that is or was a party to the proceedings,& docket number. 18. a.List names, addresses,taxpayer ID #, nature of business,begin & end dates all businesses, sole-proprietors, partnerships, [X] NONE corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation. Name Taxpayer ID# ADDRESS NATURE DATES b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101. b. Identify any business listed in subdivision a.that is "single asset real estate" as defined in 11 U.S.C. 101. [X] NONE 19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records. [X] NONE [X] NONE b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 vears. c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are [X] NONE not available, explain. d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was [X] NONE issued within the last 2 years. 20. INVENTORIES [X] NONE a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. [X] NONE 21A. Only if you are a partnership, list nature and percentage of interest of each member of it. [X] NONE b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more

[X] NONE

of the voting or equity securities of the corporation.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

	STATEMENT OF FINANCIAL AFFAI	RS	
ONLY IF debtor is a partnership, list each mem	per who withdrew from the partnership within 1 year.		[X] NONE
f the debtor is a corporation, list all officers or di teding the commencement of this case.	ectors whose relationship with the corporation terminated within	1 year immediately	[X] NONE
ONLY IF DEBTOR IS A PARTNERSHIP OR Cosiders, including compensation in any form, in	PRPORATION, list withdrawals or distributions or payments, bor ast year.	uses, loans etc.	[X] NONE
ONLY IF YOU ARE A CORPORATION, list info	mation of parent corporation and taxpayer ID number in last 6 y	ears.	[X] NONE
ONLY IF debtor is not an individual, list name & responsible for contributing in last 6 years.	federal taxpayer ID number of any pension fund to which debto	, as an employer,	[X] NONE
I DECLARE UNDER F	ENALTY OF PERJURY THAT THE FOREGOING IS	S TRUE AND CORRECT.	
oated://2005	/s/ Margie L Mounia	X Date	& Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

	STATEMENT OF INTENTION						
 Debtor(s Debtor(s 	s) have filed a schedule of assist intention with respects to the sign understand that 521(2)(B) of ed within 45 days of filing.	eir property of the estate	which secures those	e consumer debts is as fo	ollows:		
		PROPER	TY TO BE RETAIN	IED			
	Description of Proper	ty	Cred	litor's Name	Intention		
[x] None							
*524(c): *722:							
	I DECLARE UNDER F	PENALTY OF PERJU	RY THAT THE FO	REGOING IS TRUE AI	ND CORRECT.		
Dated:_	//2005	/s/ Margie L N	Mounia	[X Date & Sign	n	

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	Attached		AMOUNTS SCHEDULED		
Name of Schedule	YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1			
SCHEDULE B - Personal Property	Yes	1+	\$2,375		
SCHEDULE C - Exempt	Yes	1+			
SCHEDULE D - Secured	Yes	1+		\$1,000	
SCHEDULE E - UnSecured Priority	Yes	1			
SCHEDULE F - UnSecured NonPriority	Yes	1+		\$25,285	
SCHEDULE G - Executory Contracts	Yes	1+			
SCHEDULE H - CoDebtors	Yes	1+			
SCHEDULE I - Income	Yes	1+		1	\$2,522
SCHEDULE J - Expenditures	Yes	1+			\$2,172
			\$ 2,375 TOTAL ASSETS	\$ 26,285	ITIES

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Margie L Mounia / Debtor

Attorney for Debtor: Abbas B Merchant

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debor that non-dischargeable debts such as taxes, student loans, fines by govenment units and liens on property of debtor are generally unaffected by bankruptcy.

I DECI	LARE UNDER F	PENALTY OF PERJURY THAT THE FOREGOING IS TRUE	AND CORRECT
Dated:/	_/2005	/s/ Margie L Mounia	X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571. Case 05-10632 Doc 1 Filed 03/23/05 Entered 03/23/05 14:42:42 Desc Main Document Page 30 of 30 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

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Attorney for Debtor: Abbas B Merchant				
	VERIFICATION	N OF CREDITOR N	MATRIY	
The above named Debtor(s) he	reby verify that the attached list o			
I DECLARE	: UNDER PENALTY OF PERJ	IURY THAT THE FOREGO	DING IS TRUE AND CORRECT.	
Dated://2	005 /s/ Margie L M	Mounia	X Date &	& Sign
	g <u></u>			